

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Mark E Kinley
Michele M. Kinley
Debtor(s)

Case No. 15-03677-RNO
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-4
Date Rcvd: Oct 01, 2020

User: AutoDocke
Form ID: 3180W

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Total Noticed: 25

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 03, 2020:

Recip ID	Recipient Name and Address
db/jdb	+ Mark E Kinley, Michele M. Kinley, 568 Baker Hollow Road, Coudersport, PA 16915-8189
cr	+ Colonial Savings, F.A., c/o McCalla Raymer Pierce, LLC, Bankruptcy Department, 1544 Old Alabama Road, Roswell, GA 30076-2102
4725864	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
4688269	+ Belco Community Credit Union, 403 N. Second St., Harrisburg, PA 17101-1377
4688274	+ Elmira Savings Bank, 333 E. Water Street, Elmira, NY 14901-3414
4688278	+ National Recovery Agency, 555 Van Reed Road, Reading, PA 19610-1756

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
4688268	EDI: BANKAMER.COM	Oct 01 2020 23:38:00	Bank of America, P.O. Box 982238, El Paso, TX 79998
4693926	Email/Text: rmcollections@belco.org	Oct 01 2020 21:10:00	Belco Community Credit Union, 449 Eisenhower Blvd, Harrisburg, PA 17111
4712235	EDI: BL-BECKET.COM	Oct 01 2020 23:43:00	Capital One NA, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701
4688271	+ Email/Text: bankruptcydesk@colonialsavings.com	Oct 01 2020 21:11:00	Colonial Savings, P.O. Box 2988, Fort Worth, TX 76113-2988
4688272	+ EDI: WFNNB.COM	Oct 01 2020 23:43:00	Comenity Bank, 4590 E. Broad Street, Columbus, OH 43213-1301
4688273	+ EDI: WFNNB.COM	Oct 01 2020 23:43:00	Comenity Capital, P.O. Box 182120, Columbus, OH 43218-2120
4688270	EDI: JPMORGANCHASE	Oct 01 2020 23:38:00	Chase Card, P.O. Box 15298, Wilmington, DE 19850
4688275	+ Email/Text: PBNCNotifications@peritussservices.com	Oct 01 2020 21:10:00	Kohls/Cap One, P.O. Box 3115, Milwaukee, WI 53201-3115
4716530	+ EDI: MID8.COM	Oct 01 2020 23:43:00	MIDLAND CREDIT MANAGEMENT INC.AS AGENT, FOR MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011
4688276	+ Email/Text: unger@members1st.org	Oct 01 2020 21:11:00	Members 1st FCU, 5000 Louise Drive, Mechanicsburg, PA 17055-4899
4688277	+ Email/Text: unger@members1st.org	Oct 01 2020 21:11:00	Members First FCU, 5000 Louise Drive, Mechanicsburg, PA 17055-4899
4732926	EDI: PRA.COM	Oct 01 2020 23:43:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
4789512	EDI: Q3G.COM	Oct 01 2020 23:43:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788

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4708673	EDI: Q3G.COM	Oct 01 2020 23:43:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
4709050	EDI: Q3G.COM	Oct 01 2020 23:43:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
4688279	+ EDI: RMSC.COM	Oct 01 2020 23:38:00	Syncb/paypal Extras mc, P.O. Box 965005, Orlando, FL 32896-5005
4710323	+ Email/Text: bncmail@w-legal.com	Oct 01 2020 21:11:00	TD BANK USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
4688280	+ EDI: WTRRN BANK.COM	Oct 01 2020 23:43:00	TD Bank, P.O. Box 673, Minneapolis, MN 55440-0673
4688281	+ EDI: CITICORP.COM	Oct 01 2020 23:38:00	Thd/cbna, P.O. Box 6497, Sioux Falls, SD 57117-6497

TOTAL: 19

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
4789513	*	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
jdb	*+	Michele M. Kinley, 568 Baker Hollow Road, Coudersport, PA 16915-8189

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 03, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 1, 2020 at the address(es) listed below:

Name	Email Address
Charles J DeHart, III (Trustee)	TWecf@pamd13trustee.com
Joshua I Goldman	on behalf of Creditor COLONIAL SAVINGS F.A. josh.goldman@padgettlawgroup.com kevin.shatley@padgettlawgroup.com
Paul Donald Murphy-Ahles	on behalf of Debtor 1 Mark E Kinley pmurphy@dplglaw.com kgreene@dplglaw.com
Paul Donald Murphy-Ahles	on behalf of Debtor 2 Michele M. Kinley pmurphy@dplglaw.com kgreene@dplglaw.com
Thomas I Puleo	on behalf of Creditor COLONIAL SAVINGS F.A. tpuleo@kmlawgroup.com bkgroup@kmlawgroup.com

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United States Trustee
ustpregion03.ha.ecf@usdoj.gov

TOTAL: 6

Information to identify the case:

Debtor 1	Mark E Kinley	Social Security number or ITIN	xxx-xx-8383
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	Michele M. Kinley	Social Security number or ITIN	xxx-xx-1785
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court Middle District of Pennsylvania			
Case number: 4:15-bk-03677-RNO			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Mark E Kinley

Michele M. Kinley
fka Michele M. Mojica10/1/20**By the court:** Robert N. Opel II
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.